Case 17-14666-elf Doc 19 Filed 08/11/17 Entered 08/12/17 01:04:40 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Jaclyn Rhoads Debtor Case No. 17-14666-elf Chapter 13

TOTAL: 18

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Aug 09, 2017 Form ID: 309I Total Noticed: 23

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2017. nue, Norwood, PA 19074-1611 Riverside, RI 02915-3000 db +Jaclyn Rhoads, 301 Harrison Avenue, 13949191 +Citizens Bank, 1 Citizens Dr, Norfolk, VA 23541-1021 13950038 +PRA Receivables Management, LLC, PO Box 41021, 425 Phillips Blvd, Ewing, NJ 08618-1430 13949194 +Philadelphia Fcu, 13949203 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701) Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: john@erikjensenlaw.com Aug 10 2017 01:24:56 ERIK B. JENSEN, Erik B. Jensen, Esquire, 1528 Walnut Street, Suite 1401, Philadelphia, PA 19102 +E-mail/Text: notice@ph13trustee.com Aug 10 2017 01:26:17 WILLIAM C. MILLER, Esq. tr Chapter 13 Trustee, 1234 Market Street, Suite 1813 E-mail/Text: bankruptcy@phila.gov Aug 10 2017 01:25:55 Suite 1813, Philadelphia, PA 19107-3704 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2017 01:25:21 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
+E-mail/Text: usapae bankruptcynotices@usdoj.gov Aug 10 2017 01:25:43 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Aug 10 2017 01:25:32 United States Trustee, ust 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Office of the U.S. Trustee, 13949189 +EDI: CHASE.COM Aug 10 2017 01:23:00 Chase Card, P.o. Box 15298, Wilmington, DE 19850-5298 13949190 +EDI: CITICORP.COM Aug 10 2017 01:23:00 Po Box 6241, Sioux Falls, SD 57117-6241 Citi, +EDI: DISCOVER.COM Aug 10 2017 01:23:00 13949192 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 +EDI: CBSKOHLS.COM Aug 10 2017 01:23:00 13949193 Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115 Sioux Falls, SD 57117-6283 , Orlando, FL 32896-5015 +EDI: SEARS.COM Aug 10 2017 01:23:00 Po Box 6283, 13949195 Sears/cbna. +EDI: RMSC.COM Aug 10 2017 01:23:00 +EDI: RMSC.COM Aug 10 2017 01:23:00 Po Box 965015, 13949196 Syncb/amazon, 13949197 Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005 13949198 +EDI: RMSC.COM Aug 10 2017 01:23:00 Syncb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005 +EDI: RMSC.COM Aug 10 2017 01:23:00 13949199 Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005 +EDI: CITICORP.COM Aug 10 2017 01:23:00 Po Box 6497, 13949200 Thd/cbna. Sioux Falls, SD 57117-6497 13949201 +E-mail/Text: bankruptcydepartment@tsico.com Aug 10 2017 01:26:12 Transworld System Inc/, 500 Virginia Dr Ste 514, Fort Wa +EDI: WFFC.COM Aug 10 2017 01:23:00 Fort Washington, PA 19034-2707 13949202 Wells Fargo Bank Nv Na. Po Box 31557. Billings, MT 59107-1557

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2017 Signature: <u>/s/Joseph Speetjens</u>

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District/off: 0313-2 User: dlv Page 2 of 2 Date Rcvd: Aug 09, 2017

Form ID: 309I Total Noticed: 23

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2017 at the address(es) listed below:

ERIK B. JENSEN on behalf of Debtor Jaclyn Rhoads john@erikjensenlaw.com,

ERIK B. JENSEN on behalf of Debtor Jaclyn Rhoads john@erikjensenlaw.com, regina@erikjensenlaw.com;mjmecf@gmail.com;gilberto@erikjensenlaw.com
MATTEO SAMUEL WEINER on behalf of Creditor PHILADELPHIA FEDERAL CREDIT UNION bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 4

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Information to identify the case:							
Debtor 1 Jaclyn Rhoads			Social Security number or ITIN xxx-xx-5123				
	First Name Middle Name Last Name		Last Name	EIN			
Debtor 2	First Name	Middle Name	Last Name	Social Security number or ITIN			
(Spouse, if filing)				EIN			
United States Bankruptcy Court		strict of Pennsylvania	Date case filed for chapter 13 7/10/17				
Case number: 17	'-14666-elf						

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jaclyn Rhoads	
2.	All other names used in the last 8 years		
3.	Address	301 Harrison Avenue Norwood, PA 19074	
4.	Debtor's attorney Name and address	ERIK B. JENSEN Erik B. Jensen, Esquire 1528 Walnut Street Suite 1401 Philadelphia, PA 19102	Contact phone 215–546–4700 Email: <u>john@erikjensenlaw.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800 Date: 8/9/17

For more information, see page 2

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Debtor Jaclyn Rhoads

Case number 17–14666–elf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 6, 2017 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 11/5/17		
		 a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/5/17		
		Deadline for governmental units to file a proof claim:	of Filing deadline: 1/6/18		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of confirmation will be held on: 10/10/17 at 10:00 AM, Location: Courtroom #1, 900 Market			
10	. Creditors with a foreign address	reditors with a foreign If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to			
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
12	2. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claim exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you belied the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline				
13	3. Discharge of debts Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or page a debt. However, unless the court orders otherwise, the debts will not be discharged until all page under the plan are made. A discharge means that creditors may never try to collect the debt from debtors personally except as provided in the plan. If you want to have a particular debt excepted discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discording of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.				